Case 07-08700 Doc 1

Filed 05/11/07 Entered 05/11/07 15:53:23 Desc Main Document Page 1 of 36 United States Bankruptcy Court Northern District of Illinois

IN	RE:	Case No	
Pe	rry, Richard A	Chapter 13	
	Del	tor(s)	
	DISCLOSURE O	F COMPENSATION OF ATTORNEY FOR DEBTOR	
1.		e 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation cy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) cllows:	
	For legal services, I have agreed to accept	\$	2,899.00
	Prior to the filing of this statement I have received	\$	2,000.00
	Balance Due	\$	899.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed	compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed contogether with a list of the names of the people	pensation with a person or persons who are not members or associates of my law firm. A copy haring in the compensation, is attached.	of the agreement,
5.	In return for the above-disclosed fee, I have agreed	o render legal service for all aspects of the bankruptcy case, including:	
6.	b. Preparation and filing of any petition, schedulec. Representation of the debtor at the meeting of	rendering advice to the debtor in determining whether to file a petition in bankruptcy; s, statement of affairs and plan which may be required; creditors and confirmation hearing, and any adjourned hearings thereof; codings and other contested bankruptey matters; If fee does not include the following services:	
	and the day of the form of the second of the	CERTIFICATION	
	certify that the foregoing is a complete statement of a roceeding.	ny agreement or arrangement for payment to me for representation of the debtor(s) in this bankru	iptcy
	May 11, 2007	/s/ Randall A. Wolff	
-	Date	Signature of Attorney	

Randall A. Wolff Law Office Of Randall A. Wolff

Name of Law Firm

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NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Perry, Richard A	X /s/ Richard A Perry	5/11/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Official Form 22C (Chapter 13) (04/07)	According to the calculations required by this statement:
	▼ The applicable commitment period is 3 years.
n re: Perry, Richard A	☐ The applicable commitment period is 5 years.
Debtor(s) Case Number:	☐ Disposable income is determined under § 1325(b)(3).
(If known)	✓ Disposable income is not determined under § 1325(b)(3).
	(Check the box as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. F	REPORT OF	INCOME			
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					
1	All figures must reflect average monthly income received calendar months prior to filing the bankruptcy case, endir If the amount of monthly income varied during the six mo and enter the result on the appropriate line.	I from all sources,	derived during the soft the month before	six the filing.	Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commi	issions.			\$ 4,303.0	00 \$
	Income from the operation of a business, profession, the difference in the appropriate column(s) of Line 3. Do include any part of the business expenses entered or	not enter a numbe	er less than zero. De			
3	a. Gross receipts	\$				
	b. Ordinary and necessary operating expenses	\$				
	c. Business income	Subtract L	ine b from Line a]	\$	\$
4	Rent and other real property income. Subtract Line b f appropriate column(s) of Line 4. Do not enter a number to operating expenses entered on Line b as a deduction. a. Gross receipts b. Ordinary and necessary operating expenses c. Rent and other real property income	ess than zero. Do n in Part IV.				
		Gubtiact	IIIC D IIOIII LIIIC a	<u> </u>	\$	\$
5	Interest, dividends, and royalties.				\$	\$
6	Pension and retirement income.				\$	\$
7	Any amounts paid by another person or entity, on a re the debtor or the debtor's dependents, including chile paid by the debtor's spouse.	egular basis, for t d or spousal sup	the household export. Do not include	enses of amounts	\$	\$
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$		Spouse \$		\$	\$
0	Income from all other sources. If necessary, list addition include any benefits received under the Social Security of crime, crime against humanity, or as a victim of internation amount.	Act or payments re	ceived as a victim	of a war		
9	a.		\$			
	b.		\$			
	Total and enter on Line 9			\$	\$	
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Colum Column B. Enter the total(s).	nn B is completed,	add Lines 2 throug	gh 9 in	\$ 4,303.0	\$
11	Total. If Column B has been completed, add Line 10, Cototal. If Column B has not been completed, enter the amount of the completed of the complete of the co			nter the	\$	4,303.00

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Official Form 22C (Chapter 13) (04/07) - Cont.

	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD			
12	Enter the amount from Line 11.	\$	4,303.00	
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$	0.00	
14	Subtract Line 13 from Line 12 and enter the result.	\$	4,303.00	
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		51,636.00	
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: Illinois b. Enter debtor's household size: 3	\$	64,184.00	
Application of § 1325(b)(4). Check the applicable box and proceed as directed. The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 at the top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period years" at the top of page 1 of this statement and continue with this statement.				

	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME				
18	Enter the amount from Line 11.	\$	4,303.00		
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero.	\$	0.00		
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	4,303.00		
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$	51,636.00		
22	Applicable median family income. Enter the amount from Line 16.	\$	64,184.00		
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under §				

	Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)						
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
24	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			\$			
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).				\$		
	IRS I at <u>ww</u> Paym	al Standards: housing and utilities; mortgage/rent expendousing and Utilities Standards; mortgage/rent expense for your coulow.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on nents for any debts secured by your home, as stated in Line 47; subtracts. 25B. Do not enter an amount less than zero.	nty and family size (this informat Line b the total of the Average N	ion is available ⁄lonthly			
25B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$]			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$				
	C.	Net mortgage/rental expense	Subtract Line b from Line a]	\$		
26	25B (al Standards: housing and utilities; adjustment. If you conduces not accurately compute the allowance to which you are entitled any additional amount to which you contend you are entitled, and start.	under the IRS Housing and Utili	ties Standards,	\$		

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Official Form 22C (Chapter 13) (04/07) - Cont.

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.					
27		e number of vehicles for which you pay the operating expenses or for ribution to your household expenses in Line 7.	or which the operating expenses are included			
	□ 0 □ 1 □ 2 or more.					
	Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
	□1 □:	2 or more.				
28	www.usdo for any de	Line a below, the amount of the IRS Transportation Standards, Own bi.gov/ust/ or from the clerk of the bankruptcy court); enter in Line bebts secured by Vehicle 1, as stated in Line 47; subtract Line b from a amount less than zero.	the total of the Average Monthly Payments			
	a. IR	S Transportation Standards, Ownership Costs, First Car	\$			
		verage Monthly Payment for any debts secured by Vehicle 1, as ated in Line 47	\$			
	c. Ne	et ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$		
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.					
	a. IR	S Transportation Standards, Ownership Costs, Second Car	\$			
		verage Monthly Payment for any debts secured by Vehicle 2, as ated in Line 47	\$			
	c. Ne	et ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$		
30	state, and	ecessary Expenses: taxes. Enter the total average monthly ex I local taxes, other than real estate and sales taxes, such as income axes, and Medicare taxes. Do not include real estate or sales taxe	taxes, self employment taxes, social	\$		
31	deduction	ecessary Expenses: mandatory payroll deductions. Enters that are required for your employment, such as mandatory retirement include discretionary amounts, such as non-mandatory 40°.	nent contributions, union dues, and uniform	\$		
32	insurance	ecessary Expenses: life insurance. Enter average monthly perfor yourself. Do not include premiums for insurance on your densurance.		\$		
33	pay pursu	ecessary Expenses: court-ordered payments. Enter the to ant to court order, such as spousal or child support payments. Do not included in Line 49.		\$		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged					
35	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare					
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health					
37	pay for tel waiting, ca	ecessary Expenses: telecommunication services. Enter the lecommunication services other than your basic home telephone sealler id, special long distance, or internet service—to the extent necessalers. Do not include any amount previously deducted.	rvice—such as cell phones, pagers, call	\$		
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.			\$		

Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in each the following categories. Health Insurance 39 Disability Insurance \$ \$ Health Savings Account C. Total: Add Lines a. b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled 40 member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34. \$ Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the 41 safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards 42 for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent 43 children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five 44 percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or 45 financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 46 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45 \$ Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. 60-month Name of Creditor 47 Property Securing the Debt Average Pmt \$ a. h. \$ \$ c. Total: Add lines a. b and c. \$ Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 48 Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. c. \$ Total: Add lines a, b and c. \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child support and alimony 49 claims), divided by 60.

Official	FOITH	22C (Chapter 13) (04/07) - Cont.				
	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.					
	a.	Projected average monthly Chapter 13 plan payment.	\$			
50	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X			
	C.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b]	\$	
51	Tota	Il Deductions for Debt Payment. Enter the total of Lines 47 through	gh 50.	\$	\$	
		Subpart D: Total Deductions Allov	wed under § 707(b)(2)			
52	Tota	I of all deductions allowed under § 707(b)(2). Enter the total of	f Lines 38, 46, and 51.	\$	ò	

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)				
53	Enter current monthly income. Enter the amount from Line 20.	\$			
54	Support Income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$			
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$			
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$			
57	Total adjustments to determine disposable income. Add the amounts on Line 54, 55, and 56 and enter the result.	\$			
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$			

Part VI. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

	Part VII. VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)					
60	Date: May 11, 2007	Signature: /s/ Richard A Perry (Debtor)				
	Date:	Signature:(Joint Debtor, if any)				

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	es Bankruptcy Co n District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle Perry, Richard A	s):	Name of Joint Debt	or (Spouse) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		ed by the Joint Debtor in aiden, and trade names)	•	
Last four digits of Soc. Sec. No./Complete EIN or othe than one, state all): 8527	r Tax I.D. No. (if more	Last four digits of S than one, state all):	oc. Sec. No./Complete F	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State & Z	Zip Code):	Street Address of Jo	oint Debtor (No. & Stree	t, City, State & Zip Code):
Maywood, IL	ZIPCODE 60153			ZIPCODE
County of Residence or of the Principal Place of Busin	ess:	County of Residence	e or of the Principal Plac	ce of Business:
Mailing Address of Debtor (if different from street add	ress)	Mailing Address of	Joint Debtor (if differen	t from street address):
	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if diff	ferent from street address abo	ove):		
				ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to in attach signed application for the court's consideration is unable to pay fee except in installments. Rule 100 3A. ☐ Filing Fee waiver requested (Applicable to chapter 7 attach signed application for the court's consideration	Debtor is not a sr Check if: Debtor's aggrega affiliates are less Check all applicabl A plan is being fi	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily debts, defined in 1 § 101(8) as "incurr individual primarily personal, family, or hold purpose." Chapter 11 D business debtor as definently business debtor as defined with this petition	1 U.S.C. business debts. ed by an y for a r house-	
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 ✓ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □				ACE IS FOR COURT USE ONLY

\$0 to \$50,000

Estimated Liabilities

\$50,000 to \$100,000 \$100,000 to \$1 million

\$1 million \$100 million More than \$100 million

of the petition.

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(This page must be completed and filed in every case)

Name of Debtor(s): Perry, Richard A

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard A Perry

Signature of Debtor

Richard A Perry

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 11, 2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

Signature of Attorney

X /s/ Randall A. Wolff

Signature of Attorney for Debtor(s)

Randall A. Wolff 6188405

Printed Name of Attorney for Debtor(s)

Randall A. Wolff Law Office Of Randall A. Wolff

Firm Name

3325 N. Arlington Heights Road #500

Addres

Arlington Heights, IL 60004

(847) 222-9465

Telephone Number

May 11, 2007

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-08700 Official Form 1, Exhibit D (10/06)

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Document Page 12 of 36 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Perry, Richard A	Chapter 13
	OR'S STATEMENT OF COMPLIANCE NSELING REQUIREMENT
Warning: You must be able to check truthfully one of the five do so, you are not eligible to file a bankruptcy case, and the c whatever filing fee you paid, and your creditors will be able	e statements regarding credit counseling listed below. If you cannot court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed ired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition one of the five statements below and attach any documents as di	is filed, each spouse must complete and file a separate Exhibit D. Check rected.
the United States trustee or bankruptcy administrator that outlin	case, I received a briefing from a credit counseling agency approved by ed the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the cough the agency.
the United States trustee or bankruptcy administrator that outling performing a related budget analysis, but I do not have a certification of the control of	case, I received a briefing from a credit counseling agency approved by ned the opportunities for available credit counseling and assisted me in the from the agency describing the services provided to me. You must file to by out and a copy of any debt repayment plan developed through filed.
days from the time I made my request, and the following exig	a approved agency but was unable to obtain the services during the five gent circumstances merit a temporary waiver of the credit counseling appanied by a motion for determination by the court.][Summarize exigent
If the court is satisfied with the reasons stated in your motio	on, it will send you an order approving your request. You must still
obtain the credit counseling briefing within the first 30 days af the agency that provided the briefing, together with a copy extension of the 30-day deadline can be granted only for cause be filed within the 30-day period. Failure to fulfill these red	ter you file your bankruptcy case and promptly file a certificate from of any debt management plan developed through the agency. Any and is limited to a maximum of 15 days. A motion for extension must quirements may result in dismissal of your case. If the court is not ithout first receiving a credit counseling briefing, your case may be
4. I am not required to receive a credit counseling briefing be a motion for determination by the court.]	ecause of: [Check the applicable statement.] [Must be accompanied by
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired of realizing and making rational decisions with respect to	d by reason of mental illness or mental deficiency so as to be incapable financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by te Active military duty in a military combat zone. 	ally impaired to the extent of being unable, after reasonable effort, to lephone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has d	letermined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Richard A Perry

Date: May 11, 2007

does not apply in this district.

Case 07-08700 Official Form 6 - Summary (10/06)

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Nort	hern l	District	of Illi	inois

IN RE:		Case No.
Perry, Richard A		Chapter 13
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 180,000.00		
B - Personal Property	Yes	2	\$ 26,580.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 178,749.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 5,110.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 4,404.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,165.66
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,853.33
	TOTAL	15	\$ 206,580.00	\$ 188,263.00	

Case 07-08700 Doc 1 Official Form 6 - Statistical Summary (10/06)

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Northern	Distri	et of II	linois

IN RE:		Case No.
Perry, Richard A		Chapter 13
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 5,110.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 5,110.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,165.66
Average Expenses (from Schedule J, Line 18)	\$ 2,853.33
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 4,303.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 210.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 5,110.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 4,404.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 4,614.00

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Case No.

IN RE Perry, Richard A

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1617 S. 18th Street, Maywood, IL 60153	Fee Simple	Н	180,000.00	179,004.00

TOTAL

180,000.00 (Report also on Summary of Schedules)

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Case No. _

IN RE Perry, Richard A

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	On person	Н	200.00
	Charter One/checking acct.	J	0.00
	Chase/checking acct.	J	90.00
	US Employees Credit Union	Н	240.00
X			
	Furniture and computers	J	1,500.00
X			
	Clothing	Н	300.00
X			
	380 gun	Н	30.00
X			
X			
X			
	Temple Steel 401(k) (through Prudential)	Н	12,000.00
X			
X			
X			
X			
	X X X X X X X	On person Charter One/checking acct. Chase/checking acct. US Employees Credit Union X Furniture and computers X Clothing X 380 gun X Temple Steel 401(k) (through Prudential) X	On person Charter One/checking acct. Chase/checking acct. US Employees Credit Union H X Furniture and computers J X Clothing X 380 gun H X Temple Steel 401(k) (through Prudential) H X

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IN RE Perry, Richard A

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.		Estimated tax refund for 2006	J	4,000.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Chevrolet S10 Blazer 1993 Volvo	H	3,575.00 4,645.00
26.	Boats, motors, and accessories.	x			
	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			TO		26,580.00

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Official Form 6C (04/07)
IN RE Perry, Richard A

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Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	
(Check one box)	

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

_ Case No. __

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
1617 S. 18th Street, Maywood, IL 60153	735 ILCS 5 §12-901	6,106.00	180,000.00
SCHEDULE B - PERSONAL PROPERTY			
On person	735 ILCS 5 §12-1001(b)	200.00	200.00
Chase/checking acct.	735 ILCS 5 §12-1001(b)	90.00	90.00
US Employees Credit Union	735 ILCS 5 §12-1001(b)	240.00	240.00
Furniture and computers	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Clothing	735 ILCS 5 §12-1001(a)	300.00	300.00
380 gun	735 ILCS 5 §12-1001(b)	30.00	30.00
Temple Steel 401(k) (through Prudential)	735 ILCS 5 §12-704	12,000.00	12,000.00
Estimated tax refund for 2006	735 ILCS 5 §12-1001(b)	1,940.00	4,000.00
1993 Volvo	735 ILCS 5 §12-1001(c)	2,400.00	4,645.00

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Case No.

IN RE Perry, Richard A

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 655516920			Mortgage account opened 12/05				131,894.00	
Home Comings Financial 2711 N Haskell Ave. Sw 1 Dallas, TX 75204								
			VALUE \$ 180,000.00					
ACCOUNT NO. 5516995			Second Mortgage				33,000.00	
Home Comings Financial 2711 N. Haskell Ave., SW 1 Dallas, TX 75204								
			VALUE \$ 180,000.00					
ACCOUNT NO. 2006-CH-20640			Arrears on first mortgage				9,000.00	
Homecomings Financial C/O Kropick Papuga & Shaw 120 S. LaSalle #1327 Chicago, IL 60603								
			VALUE \$ 180,000.00					
ACCOUNT NO. 5086033			estimated arrears on volvo				1,500.00	210.00
Turner Acceptance 4450 N. Western Chicago, IL 60625								
			VALUE \$ 4,645.00					
			(Total of th	_	age	e)	\$ 175,394.00	\$ 210.00
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als tatis	stica	n al	\$	\$

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_ Case No. __

IN RE Perry, Richard A

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1015086033			Installment account opened 8/05	T			3,355.00	
Turner Acceptance Crp 4450 N Western Ave Chicago, IL 60625							ŕ	
			VALUE \$ 4,645.00					
ACCOUNT NO.			VALUE \$					
L GGGVV TV VG			VALUE \$	+	-			
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			The E	+	1			
			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VIIIOL \$					
			VALUE \$					
ACCOUNT NO.			VALUE ©					
Short mo. 1 of 1 of 1 of 1	J		VALUE \$			_1		
Sheet no1 of1 continuation sheets attache Schedule of Creditors Holding Secured Claims	ed 1		(Total of t Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the S	rt al Stati	pag Tot so c stic	e) al on	\$ 3,355.00	
			Summary of Certain Liabilities and Relat	ed I	Data	ı.)	\$ 178,749.00	\$ 210.00

Document

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Case No.

IN RE Perry, Richard A

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7

or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **✓** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

² continuation sheets attached

a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims for Death or Personal Injury While Debtor Was Intoxicated

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IN RE Perry, Richard A

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Domestic Support Obligations

(Type of Priority for Claims Listed on This Sheet)

				_		_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIOUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITILED TO PRIORITY, IF ANY
ACCOUNT NO.			Child support obligations/\$160	T					
Conners, Capercime 7813 S. Woodward Woodridge, IL 60517			per week				unknown		
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.	_								
ACCOUNT NO.									
Sheet no. 1 of 2 continuation sheets Schedule of Creditors Holding Unsecured Priority	att	ached aims	to (Totals of the		pag	e)	\$	\$	\$
(Use only on last page of the comp	olet	ed Scl	nedule E. Report also on the Summary of Sch	nedu	Tot ules Tot	s.)	\$		
			last page of the completed Schedule E. If ap	plic	ab	le,		\$	\$

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sheet	.)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 15-15-126-005-0000	t		Real estate taxes	+					
Cook County Treasurer PO Box 4488 Carol Stream, IL 60197							5,110.00	5,110.00	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. 2 of 2 continuation sheets Schedule of Creditors Holding Unsecured Priority	Cl.	aims	(Totals of the	,	oag Tot	e) tal	\$ 5,110.00	\$ 5,110.00	\$
(Us	e o	nly on	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic	Tot abl	al le,	\$ 5,110.00	\$ 5,110.00	\$

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IN RE Perry, Richard A

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND AMOUNT INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE CLAIM (See Instructions Above.) ACCOUNT NO. 031860913018351053 Open account opened 4/94 Amex Po Box 297871 Fort Lauderdale, FL 33329 118.00 Open account opened 8/03 ACCOUNT NO. 15237743 **Asset Acceptance Lic** Po Box 2036 Warren, MI 48090 326.00 Open account opened 12/05 ACCOUNT NO. 7657998 Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532 319.00 Open account opened 3/05 ACCOUNT NO. **6511000** Calvary Portfolio/collection 7 Skyline Drive 3rd Floor Hawthorne, NY 10532 190.00 Subtotal 953.00 1 continuation sheets attached (Total of this page) (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5568926			Open account opened 10/02	\dagger		П	
III Coll Svc 4647 W 103rd St Oak Lawn, IL 60453							337.00
ACCOUNT NO. 5569295			Open account opened 10/02	+		H	337.00
III Coll Svc 4647 W 103rd St Oak Lawn, IL 60453			open account opened 10/02				146.00
ACCOUNT NO. 388913			Open account opened 12/05	+		H	140.00
Nicor Gas 1844 Ferry Road Naperville, IL 60563							1,542.00
ACCOUNT NO. 3104479			Open account opened 12/02	+			1,542.00
ProfessnI Acct Mgmt In 2040 W Wisconsin Ave Apt Milwaukee, WI 53233							470.00
ACCOUNT NO. 574039142			Revolving account opened 7/96	+		H	476.00
Us Employees Cr Un 230 S Dearborn St Ste 29 Chicago, IL 60604			Revolving account opened 7/30				950.00
ACCOUNT NO.							930.00
ACCOUNT NO.							
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub his p			\$ 3,451.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	n al	\$ 4,404.00

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Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

IN RE Perry, Richard A

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.		
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

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Debtor(s)

SCHEDULE H - CODEBTORS

Case No.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married		RELATIONSHIP(S): Son				AGE(S): 0	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Foreman Tempel Steel 2200 Temple Libertyville, II	Un Drive	employed				
	te of average or gross wages, sa	projected monthly income at time case filed) lary, and commissions (prorate if not paid monthly income at time case filed)	nthly)	\$ \$	DEBTOR 4,303.00		SPOUSE
3. SUBTOTAL4. LESS PAYROLLa. Payroll taxes anb. Insurancec. Union duesd. Other (specify)	d Social Securi	ity		\$ \$ \$ \$	4,303.00 1,104.34 33.00	\$ \$ \$	0.00
5. SUBTOTAL OF 6. TOTAL NET M				\$ \$	1,137.34 3,165.66		0.00
8. Income from real9. Interest and divid	property ends enance or suppo sted above	of business or profession or farm (attach detail ort payments payable to the debtor for the debt		\$ \$ \$		\$ \$ \$	
(Specify)	ement income			\$ \$ \$		\$ \$ \$	
(Specify)				\$ \$		\$ \$ \$	
14. SUBTOTAL O 15. AVERAGE MO		IROUGH 13 OME (Add amounts shown on lines 6 and 14))	\$ \$	3,165.66	\$ \$	0.00
		ONTHLY INCOME: (Combine column totals tal reported on line 15)	from line 15;	(Report	\$ t also on Summary of Sch cal Summary of Certain I		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	3)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate.	any payment	ts made biweekly,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$ —— \$	40.00
c. Telephone	\$	40.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	450.00
4. Food 5. Clothing	, <u>*</u> —	150.00
6. Laundry and dry cleaning	\$ —— \$	
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	75.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	¢.	90.00
b. Life	\$	80.00
c. Health	\$	
d. Auto	\$	50.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	ф	425.00
(Specify) Real Estate Taxes	$-\frac{\epsilon}{2}-$	425.00
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	<u> —</u> Ф —	
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	693.33
15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ \$	
	\$ ——	
17. Other	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	Φ.	0.050.00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,853.33
10 December 2 10 10 10 10 10 10 10 10 10 10 10 10 10	241.1. 1	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of None	tnis docu	ment:
None		
ACCURATE AND AND ACCURATE AND ACCURATE		
20. STATEMENT OF MONTHLY NET INCOME	¢	2 465 66
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	ф ——	3,165.66 2,853.33
c. Monthly net income (a. minus b.)	\$	312.33

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______17 sheets (*total shown on summary page plus* 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date: May 11, 2007	Signature: /s/ Richard A Perry Richard A Perry	Debtor
Date:	Signature:	
		(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PET	TION PREPARER (See 11 U.S.C. § 110)
compensation and have provided than 342 (b); and, (3) if rules or grant of the state of the stat	that: (1) I am a bankruptcy petition preparer as defined in e debtor with a copy of this document and the notices and infedielines have been promulgated pursuant to 11 U.S.C. § 110 e given the debtor notice of the maximum amount before prep I by that section.	ormation required under 11 U.S.C. §§ 110(b), 110(h), (h) setting a maximum fee for services chargeable by
Printed or Typed Name and Title, if any	of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition prepare responsible person, or partner who	is not an individual, state the name, title (if any), address, signs the document.	and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Prepar	er	Date
Names and Social Security number is not an individual:	s of all other individuals who prepared or assisted in preparing	this document, unless the bankruptcy petition preparer
If more than one person prepared t	nis document, attach additional signed sheets conforming to the	ne appropriate Official Form for each person.
A bankruptcy petition preparer's for imprisonment or both. 11 U.S.C.	ilure to comply with the provision of title 11 and the Federal 110; 18 U.S.C. § 156.	Rules of Bankruptcy Procedure may result in fines or
DECLARATION U	NDER PENALTY OF PERJURY ON BEHALF OF CO	DRPORATION OR PARTNERSHIP
I, the	(the president or other offic	er or an authorized agent of the corporation or a
member or an authorized agent (corporation or partnership) na schedules, consisting of knowledge, information, and be	of the partnership) of the	ury that I have read the foregoing summary and that they are true and correct to the best of my
Date:	Signature:	

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court

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United States Bankruptcy Court
Northern District of Illinois

IN RE:	Case No
Perry, Richard A	Chapter 13
Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE 12,000.00 2007 -- Tempel Steel 57,000.00 2006 -- Tempel Steel

49,000.00 2005 -- Tempel Steel

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that
	constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account
	of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT AMOUNT PAID STILL OWING

STATEMENT OF FINANCIAL AFFAIRS

Maywood, Village Of Water Dept. 40 Madison Street				
-	vood, IL 60153			
None	b. Debtor whose a			

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700.00

0.00

•	,				
None	b. Debtor whose debts are not primarily consumer debts. Else eden payment of other transfer to any creation made within 20 days ininical debts.				
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditor who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
4. Sui	ts and administrative proceedings, executions, gar	nishments and attachments			
None	a. List all suits and administrative proceedings to w bankruptcy case. (Married debtors filing under chapt not a joint petition is filed, unless the spouses are sep	ter 12 or chapter 13 must incl	lude information concerning eitl		
AND Hom v. Pe	CION OF SUIT CASE NUMBER NATURE OF PRO ecomings Financial Network Foreclosure rry NO. 06 CH 20640	OCEEDING AND L Circui	T OR AGENCY OCATION t Court of Cook County, IL y Dept, Chancery Division		
None	b. Describe all property that has been attached, garni the commencement of this case. (Married debtors fil or both spouses whether or not a joint petition is file	ing under chapter 12 or chap	oter 13 must include information	n concerning property of either	
5. Re	possessions, foreclosures and returns				
None	List all property that has been repossessed by a credit the seller, within one year immediately preceding the include information concerning property of either or joint petition is not filed.)	e commencement of this cas	e. (Married debtors filing under	chapter 12 or chapter 13 mus	
Hom 2711	E AND ADDRESS OF CREDITOR OR SELLER e Comings Financial N. Haskell Ave., SW 1 s, TX 75204	DATE OF REPOSSESSIO FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND V	/ALUE	
None	a. Describe any assignment of property for the benefic	t of creditors made within 12	0 days immediately preceding the	he commencement of this case	

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(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 07-08700	Doc 1	Filed 05/11/07 Document	Entered 05/11/07 Page 33 of 36	7 15:53:23	Desc Main
9. Pa	yments related to debt counseli	ng or bankr		. ago 00 0. 00		
None	List all payments made or prope consolidation, relief under bank of this case.					
Rand 3325	E AND ADDRESS OF PAYEE dall A. Wolff N. Arlington Hts. Rd. gton Hts., IL 60004			AYMENT, NAME OF OTHER THAN DEBTOR		F MONEY OR DESCRIPTION AND VALUE OF PROPERTY 2,000.00
10. O	ther transfers					
None	a. List all other property, other t absolutely or as security within chapter 13 must include transfe petition is not filed.)	two years i	mmediately preceding t	he commencement of this c	ase. (Married de	btors filing under chapter 12 or
None	b. List all property transferred by device of which the debtor is a		vithin ten years immedi	ately preceding the commend	cement of this cas	e to a self-settled trust or similar
11. C	losed financial accounts					
None	List all financial accounts and it transferred within one year in certificates of deposit, or other brokerage houses and other fina accounts or instruments held by petition is not filed.)	mediately prinstruments; ancial institu	receding the commence shares and share accountions. (Married debtors	ement of this case. Include ints held in banks, credit un filing under chapter 12 or of	checking, saving ions, pension fur chapter 13 must	gs, or other financial accounts, nds, cooperatives, associations, include information concerning
12. Sa	afe deposit boxes					
None	List each safe deposit or other by preceding the commencement of both spouses whether or not a ju	f this case. (Married debtors filing u	nder chapter 12 or chapter 1	3 must include b	oxes or depositories of either or
13. Se	etoffs					
None	List all setoffs made by any cred case. (Married debtors filing un petition is filed, unless the spou	der chapter	12 or chapter 13 must in	nclude information concern		
14. P	roperty held for another person	1				
None	List all property owned by anot	her person th	hat the debtor holds or c	ontrols.		
15. P	rior address of debtor	-				
None	If debtor has moved within thre that period and vacated prior to					
4433	RESS W. Walton ago. IL		NAME USE Richard A.			ES OF OCCUPANCY 3-2005

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 11, 2007	Signature /s/ Richard A Perry	
	of Debtor	Richard A Perry
Date:	Signature of Joint Debtor (if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN KE:		Case No.	
Perry, Richard A		Chapter 13	
	Debtor(s)	•	
	VERIFICATION OF CREDI	TOR MATRIX	
		Number of Creditors14	
The above-named Debtor(s)	hereby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.	
Date: May 11, 2007	/s/ Richard A Perry		
	Debtor		
	Joint Debtor		

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Desc Main

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